

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT DISTRICT OF PENNSYLVANIA
HARRISBURG DIVISION**

In re: MATTHEW JOHN TAYLOR Case No. 1:18-bk-04554
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Debtor(s) §

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 10/26/2018.
- 2) The plan was confirmed on 09/11/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 12/18/2019, 01/15/2020, 11/23/2020, 01/12/2021, 02/09/2021.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 12/10/2019.
- 5) The case was dismissed on 11/30/2022.
- 6) Number of months from filing or conversion to last payment: 44.
- 7) Number of months case was pending: 53.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$15,850.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 94,350.33
Less amount refunded to debtor(s)	\$ 201.46
NET RECEIPTS	\$ 94,148.87

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 5,537.25
Court Costs	\$ 0.00
Trustee Expenses & Compensation	\$ 7,208.09
Other	\$ 0.00
TOTAL EXPENSES OF ADMINISTRATION	\$ 12,745.34
Attorney fees paid and disclosed by debtor(s):	\$ 800.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
TONY SANGIAMO, ESQUIRE	Lgl	0.00	5,432.70	6,337.25	5,537.25	0.00
CREDIT ACCEPTANCE	Sec	15,178.00	14,688.21	20,017.31	4,036.94	0.00
INTERNAL REVENUE SERVICE	Pri	6,488.91	5,466.72	4,917.37	4,917.37	0.00
INTERNAL REVENUE SERVICE	Uns	0.00	5,466.72	549.35	0.00	0.00
COMMONWEALTH OF	Pri	3,176.78	4,276.49	3,474.11	2,472.70	0.00
COMMONWEALTH OF	Uns	0.00	4,276.49	802.38	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Uns	764.00	1,000.49	1,000.49	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Uns	572.00	792.17	792.17	0.00	0.00
WELLS FARGO	Uns	0.00	4,855.92	4,855.92	0.00	0.00
RESURGENT CAPITAL SERVICES	Uns	665.00	955.99	955.99	0.00	0.00
AIS PORTFOLIO SERVICE, LP	Uns	0.00	1,469.95	1,469.95	0.00	0.00
AIS PORTFOLIO SERVICE, LP	Uns	0.00	594.26	594.26	0.00	0.00
CAPITAL ONE BANK	Uns	500.00	696.56	696.56	0.00	0.00
CAPITAL ONE BANK	Uns	500.00	666.56	666.56	0.00	0.00
CARRINGTON MORTGAGE	Sec	0.00	NA	NA	0.00	0.00
EMPOWER GROUP PARTNERS	Sec	16,096.00	16,096.00	1,791.00	361.19	0.00
EMPOWER GROUP PARTNERS	Uns	0.00	16,096.00	14,305.00	0.00	0.00
CAPITAL ONE	Sec	250.00	250.00	250.00	37.00	0.00

Scheduled Creditors:

Creditor <u>Name</u>	Class	Claim <u>Scheduled</u>	Claim <u>Asserted</u>	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
CARRINGTON MORTGAGE	Con	0.00	NA	NA	67,286.36	0.00
CARRINGTON MORTGAGE	Sec	161,000.00	195,930.98	11,364.81	2,291.97	0.00
ASSET ACCEPTANCE LLC	Uns	7,768.00	NA	NA	0.00	0.00
CAP ONE NA	Uns	8,336.00	NA	NA	0.00	0.00
CAPITAL ONE, N.A.	Uns	210.00	NA	NA	0.00	0.00
CITIFINANCIAL	Uns	6,888.00	NA	NA	0.00	0.00
HFC - USA	Uns	18,300.00	NA	NA	0.00	0.00
HSBC / BEST BUY	Uns	1,231.00	NA	NA	0.00	0.00
NORTHWEST SAVINGS BANK	Uns	4,311.13	NA	NA	0.00	0.00
STPC/CBSD	Uns	1,210.00	NA	NA	0.00	0.00
UNKNOWN/IHC	Uns	3,652.00	NA	NA	0.00	0.00
TONY SANGIAMO, ESQUIRE	Lgl	0.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 136,503.14	\$ 67,286.36	\$ 0.00
Mortgage Arrearage	\$ 11,364.81	\$ 2,291.97	\$ 0.00
Debt Secured by Vehicle	\$ 20,017.31	\$ 4,036.94	\$ 0.00
All Other Secured	\$ 2,041.00	\$ 398.19	\$ 0.00
TOTAL SECURED:	\$ 169,926.26	\$ 74,013.46	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 8,391.48	\$ 7,390.07	\$ 0.00
TOTAL PRIORITY:	\$ 8,391.48	\$ 7,390.07	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 26,688.63	\$ 0.00	\$ 0.00

Disbursements:

Expenses of Administration	\$ 12,745.34
Disbursements to Creditors	\$ 81,403.53
TOTAL DISBURSEMENTS:	\$ 94,148.87

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 04/12/2023

By: /s/ Jack N. Zaharopoulos
STANDING CHAPTER 13 TRUSTEE

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.